

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 4/23/06 and was converted to a case under chapter 7 on 5/16/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sherron P. Bowers  
624 Elgin Terrace  
Richmond, VA 23225

Case Number: 06-30938-DOT  
Office Code: 3

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-2056

Attorney for Debtor(s) (name and address):  
Jason Meyer Krumbein  
Krumbein Consumer Legal Services, Inc.  
1650 Willow Lawn Drive  
Suite 300  
Richmond, VA 23230  
Telephone number: (804) 673-4358

Bankruptcy Trustee (name and address):  
Bruce H. Matson  
LeClair Ryan, A Professional Corporation  
Riverfront Plaza, East Tower  
951 East Byrd Street  
P.O. Box 2499  
Richmond, VA 23218-2499  
Telephone number: (804) 783-2003

**Meeting of Creditors:**

Date: 6/17/08

Time: 02:00 PM

Location: Office of the U.S. Trustee, 600 E. Main St., Suite 120, Richmond, VA 23219

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
8/18/08

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**  
1100 East Main Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**VCIS 24-hour case information:**  
Toll Free 1-800-326-5879

Date: May 19, 2008

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— — Refer to Other Side for Important Deadlines and Notices — —</b>	
<b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.	
<b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b>	
<b>Richmond Division:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.	
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0422-7  
Case: 06-30938

User: ramirez-1  
Form ID: B9A

Page 1 of 2  
Total Served: 42

Date Rcvd: May 19, 2008

The following entities were served by first class mail on May 21, 2008.

db +Sherron P. Bowers, 624 Elgin Terrace, Richmond, VA 23225-4228  
aty +Angela Nicole Watson, Draper & Goldberg, PLLC, 803 Sycolin Rd. Suite 301,  
Leesburg, VA 20175-5654  
aty +Jason Meyer Krumbein, Krumbein Consumer Legal Services, Inc., 1650 Willow Lawn Drive,  
Suite 300, Richmond, VA 23230-3435  
tr Bruce H. Matson, LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower,  
951 East Byrd Street, P.O. Box 2499, Richmond, VA 23218-2499  
cr +GRP Financial Services Corporation, 803 Sycolin Rd, Ste 301, Leesburg, VA 20175-5654  
cr +Wells Fargo Bank NA, 803 Sycolin Rd, Ste 301, Leesburg, VA 20175-5654  
7477824 +Academy Collection Srv, 10965 Decatur Road, Philadelphia, PA 19154-3294  
7477825 +Accounts Receivable Mgmt., P.O. Box 637, Bellmawr, NJ 08099-0637  
7477827 +Allied Data Corporation, 13111 Westheimer, Houston, TX 77077-5546  
7477828 +Ameristar Financial Servicing, 1795 N. Butterfield Road, Suite 200,  
Libertyville, IL 60048-1212  
7497490 +Bill Talley Ford, Inc., c/o Edward S. Whitlock, III, Esquire, Dankos, Gordon & Whitlock, P.C.,  
1360 East Parham Road, Suite 200, Richmond, Virginia 23228-2366  
7477832 +CMI, 4200 International Parkway, Carrollton, TX 75007-1930  
7477831 +Cavalier Telephone, P.O. Box 11146, Attn: Bankruptcy Dept., Richmond, VA 23230-1146  
7477833 +Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5421  
7477834 +County of Henrico, Dept. of Public Utilities, P.O. Box 23072, Richmond, VA 23273-0001  
7477836 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Virginia Power, P.O. Box 26543, Attn: Bankruptcy Dept.,  
Richmond, VA 23290-0000)  
7477835 +Dankos, Gordon & Whitlock, 1360 E. Parham Road, Suite 200, Richmond, VA 23228-2366  
7477839 +GRP Financial Services Corp, Attn: Bankruptcy Dept., 360 Hamilton Avenue, 5th Floor,  
White Plains, NY 10601-1811  
7508035 HSBC Bank Nevada NA / HSBC Card Services III, by eCAST Settlement Corporation, as its agent,  
POB 35480, Newark NJ 07193-5480  
7477840 +Harvard Collection Services, P.O. Box 931994, Atlanta, GA 31193-1994  
7477842 +MCI Residential Service, P.O. Box 105271, Atlanta, GA 30348-5271  
7477843 +Middlesex Cty Bd of Soc. Serv., P.O. Box 626, Attn: Collections,  
New Brunswick, NJ 08903-0626  
7477844 +NCO Financial Systems, P.O. Box 17080, Wilmington, DE 19850-7080  
7477930 +Office of the U.S. Trustee, 600 East Main Street, Suite 301, Richmond, Virginia 23219-2430  
7477845 +Omnium World, Inc., P.O. Box 956842, Saint Louis, MO 63195-6842  
7491831 +Portfolio Recovery Associates, LLC, P O Box 41067, Norfolk, VA 23541-1067  
7504910 +Premier Bankcard, PO Box 2208, Vacaville, CA 95696-8208  
7477847 +Premier Bankcard, Inc., c/o ARM, P.O. Box 637, Bellmawr, NJ 08099-0637  
7477848 +Southern Pest Control, P.O. Box 8726, Virginia Beach, VA 23450-8726  
7499217 +Verizon, PO Box 25087, Wilmington, DE 19899-5087  
7477849 +Verizon, P.O. Box 17398, Attn: Bankruptcy Dept., Baltimore, MD 21297-0429  
7477850 +Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225-9010  
7477851 +Westridge Financial Services, 2810 W. Charleston Blvd, Las Vegas, NV 89102-1921

The following entities were served by electronic transmission on May 20, 2008.

tr EDI: QBHMATSON.COM May 20 2008 01:58:00 Bruce H. Matson,  
LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower, 951 East Byrd Street,  
P.O. Box 2499, Richmond, VA 23218-2499  
7477829 +EDI: CINGMIDLAND.COM May 20 2008 01:58:00 AT & T, P.O. Box 8212, Aurora, IL 60572-8212  
7477826 +EDI: AFNIRECOVERY.COM May 20 2008 01:58:00 Afni, P.O. Box 3427,  
Bloomington, IL 61702-3427  
7486741 +EDI: CAPITALONE.COM May 20 2008 01:58:00 CAPITAL ONE BANK, C/O TSYS DEBT MANAGEMENT,  
P O BOX 5155, NORCROSS, GA 30091-5155  
7477830 +EDI: CAPITALONE.COM May 20 2008 01:58:00 Capital One Financial, P.O. Box 85147,  
Attn: Bankruptcy Dept., Richmond, VA 23276-0001  
7477837 +EDI: TSYS2.COM May 20 2008 01:58:00 Fashion Bug, 745 Center Street,  
Milford, OH 45150-1324  
7477838 +EDI: AMINFOFP.COM May 20 2008 01:58:00 First Premier Bank, P.O. Box 5515,  
Attn: Bankruptcy Dept., Sioux Falls, SD 57117-5515  
7477841 +EDI: HFC.COM May 20 2008 01:58:00 HSBC Card Services, P.O. Box 37278,  
Attn: Bankruptcy Dept., Baltimore, MD 21297-3278  
7477846 +EDI: HFC.COM May 20 2008 01:58:00 Orchard Bank, P.O. Box 19360, Portland, OR 97280-0360  
7703669 +EDI: ECAST.COM May 20 2008 01:58:00 eCAST Settlement Corporation, POB 35480,  
Newark NJ 07193-5480

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7  
Case: 06-30938

User: ramirez-l  
Form ID: B9A

Page 2 of 2  
Total Served: 42

Date Rcvd: May 19, 2008

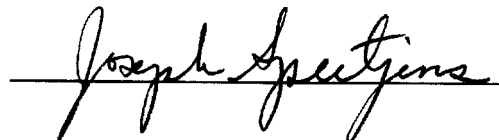
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.